

The Advantages of Blue.

Large PPO physician network –

Convenient access to more than 9,500 physicians in Kentucky¹

Coverage while traveling –

Our BlueCard® program connects members to health care providers when members are traveling outside of their Plan's service area. Members should not have to complete any claim forms and in most cases, members are not balance billed after the payment is made as long as the member uses a BlueCard PPO provider.

Large pharmacy network –

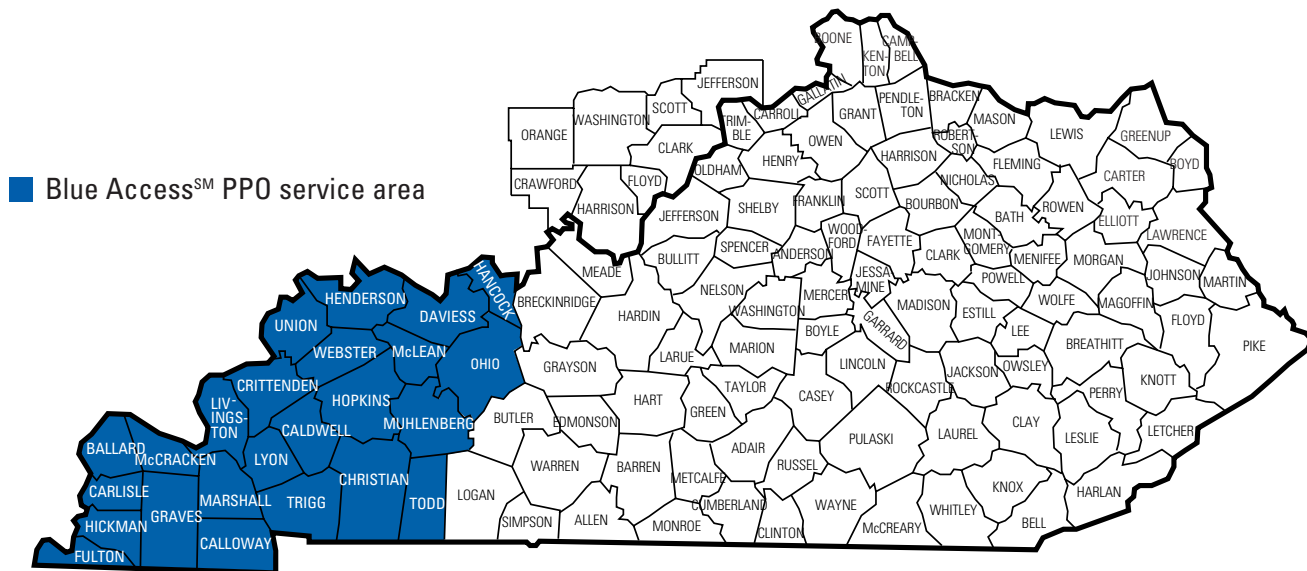
Access to nearly 50,000 independent and chain pharmacies

Anthem.com –

24-hour access to online provider directories, extensive health resources and discounts on health-related services and products.

Enjoy the strength and security of coverage from one of the largest, most experienced health benefits organizations in the nation.²

Anthem proudly serves Commonwealth of Kentucky employees in the shaded counties below:



Visit www.anthem.com or call toll free (888) 650-4047 for questions or to learn more about Anthem.



Note: Some services may not be covered under your health plan. Please refer to your benefit plan certificate for details concerning benefits, limitations and exclusions.

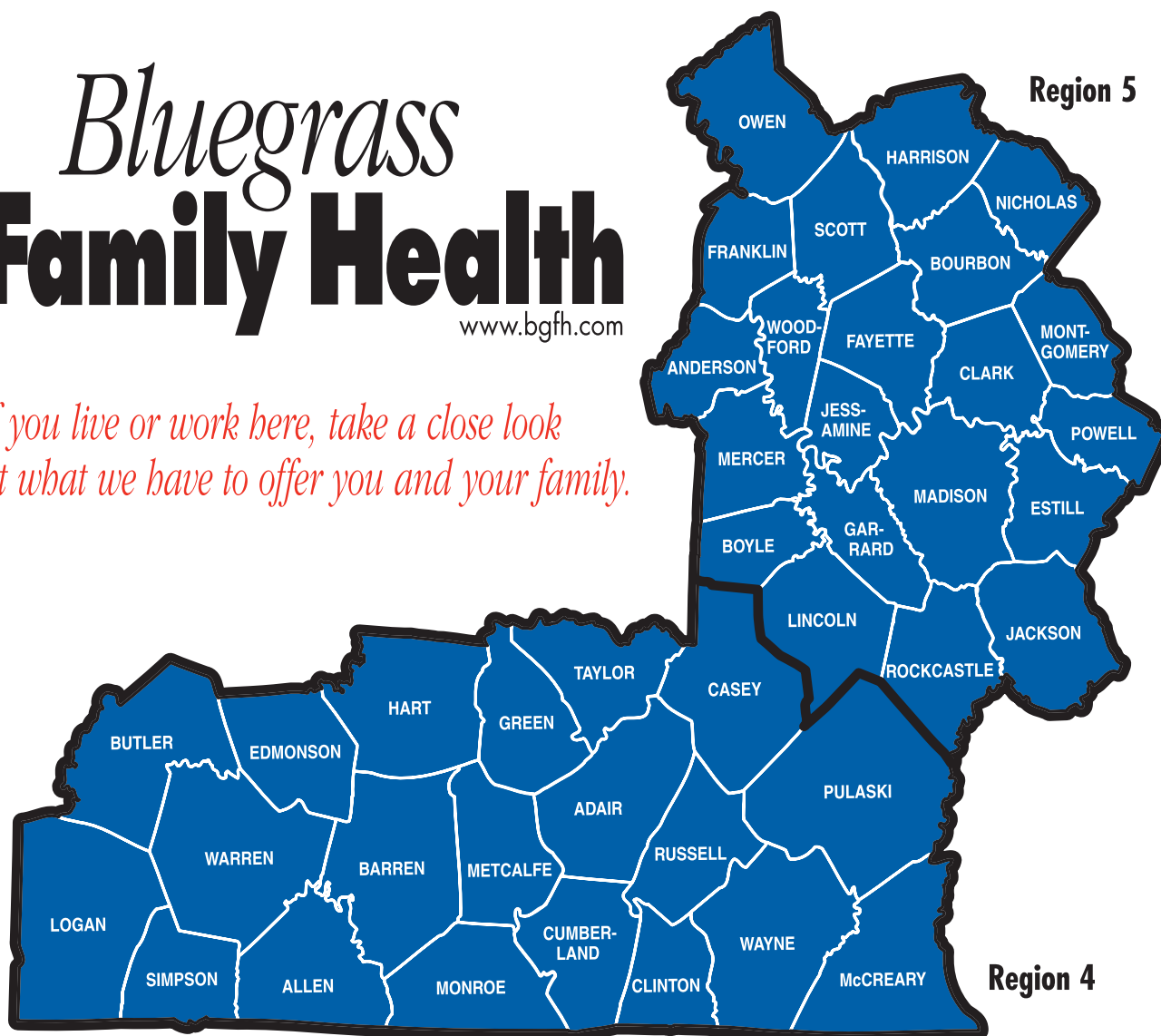
1 Anthem data as of Spring 2002. 2 Blue Cross Blue Shield Association, **Brand Talk**.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. An independent licensee of the Blue Cross and Blue Shield Association. ® Registered marks Blue Cross and Blue Shield Association.

Bluegrass Family Health

www.bgfh.com

*If you live or work here, take a close look
at what we have to offer you and your family.*



- Kentucky-based company offering health insurance to Commonwealth of Kentucky employees for over 10 years
- Not-for-profit health plan
- Our focus is our members, and we have survey results showing that Bluegrass Family Health provides exceptional customer service
- Take advantage of what Bluegrass Family Health has to offer for your entire family
- An extensive provider network
- Emergency service provisions while you are traveling

Visit us online at:

www.bgfh.com

Click on our State Open Enrollment icon for information about Bluegrass Family Health.

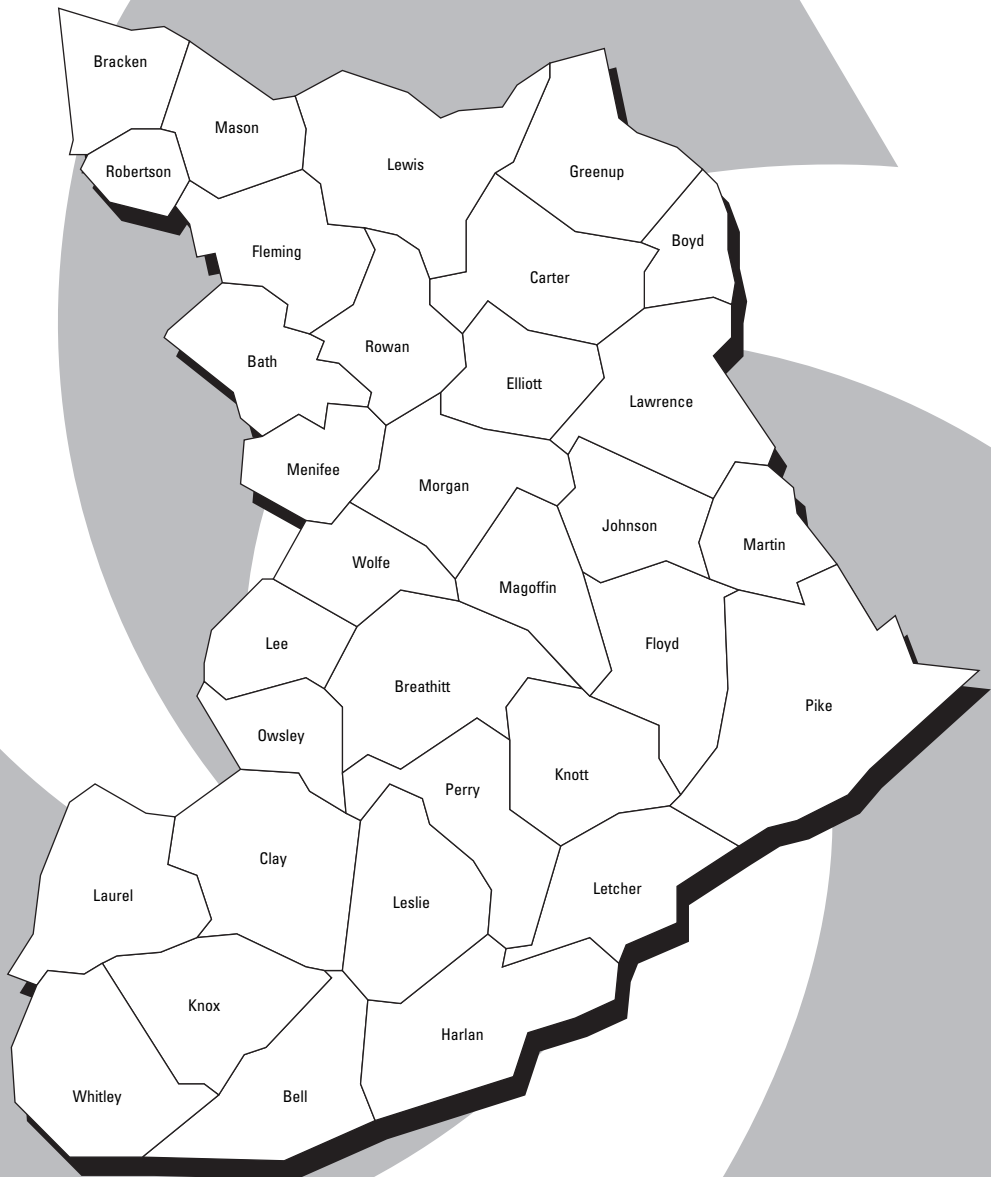
Bluegrass Family Health

Lexington
651 Perimeter Drive, Suite 300
Lexington, KY 40517

859-269-4475
800-787-2680

Louisville
9750 Ormsby Station Road, Suite 110
Louisville, KY 40223

CHA Health Service Area



Why UnitedHealthcare?

It just makes sense for you and your family.

We put you first.

For too many years, the health care industry has created policies and procedures according to what works for them. UnitedHealthcare's approach is about what works for you and your family.

It just makes sense.

We offer a unique approach to health care coverage.

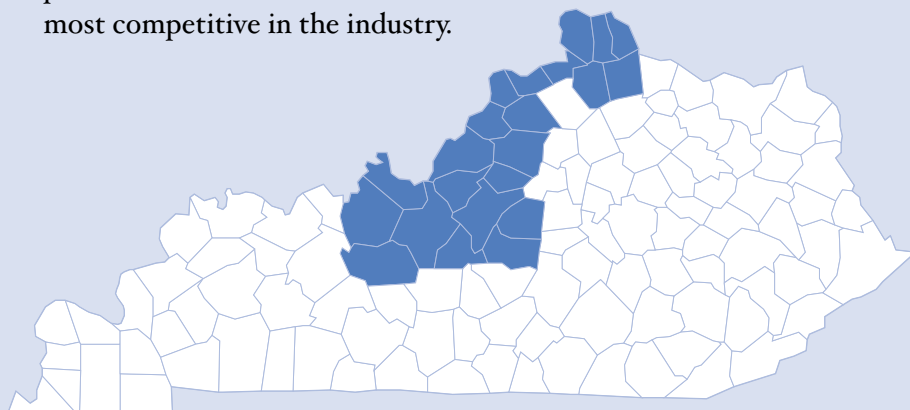
Our Care CoordinationSM program keeps medical decision-making where it belongs – between you and your doctors.

We make it easy for you.

With UnitedHealthcare, you don't need a written referral to see a specialist. And through our consumer Web site, myuhc.com, you have round-the-clock access to information and services. You can print temporary ID cards, order new ID cards, search our extensive network or check the status of your claims, all online!

We offer you access to broad networks of physicians and hospitals.

UnitedHealthcare's philosophy is to offer a broad network of high-quality, cost-effective physicians and health care providers. We have 420,000 physicians and 3,500 hospitals in our network across the country. Our local and national provider contracts are some of the most competitive in the industry.



UnitedHealthcare's Service Area

We provide tools to help you make good health care decisions.

myuhc.com, your customized Web site, allows you to take a personal Health Assessment, research medical conditions with the latest information, evaluate treatment options and estimate the costs of different treatment options.

We offer programs to help keep you healthy.

UnitedHealthcare works to improve the health and well-being of those with chronic conditions, such as asthma and diabetes, through education, outreach and lifestyle counseling.

We're strong, stable and committed to Kentucky.

UnitedHealthcare provides health benefits to over 200,000 individuals in the state of Kentucky alone. Across the country, we provide services to over 18 million Americans. Fortune magazine has ranked UnitedHealth Group the first or second "most admired health care company in America" every year since 1994.

If you have questions during Open Enrollment (through December 31, 2004)

- ▶ Call our special 2004 Open Enrollment Line, toll-free, at 1-866-873-3903 — select Prompt #1
- ▶ Search for a network provider online at www.provider.uhc.com/commonwealth

If you have questions starting January 1, 2004 after you enroll with UnitedHealthcare

- ▶ Call Customer Service, toll-free, at the number on the back of your ID card
- ▶ Check out your member Web site, myuhc.com

UnitedHealthcare®
It just makes sense.™